

FILED
6/27/25 3:33 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
RAY E. TENNEY) Case No. 23-21667 GLT
)
Debtor(s).) Chapter 13
)
X Related to Docket No. 46

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated **8-7-23**
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$625** to **\$777** per month, effective **7/25**; and/or the Plan term shall be changed from ____ months to ____ months.


- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- **Midfirst Bank CL.#1 post-petition fee notice filed 4-2-25 in the amount of \$2692 is to be paid through the plan so long as no timely objection is filed and sustained.**
 - **Trustee COD filed 4-14-25 (Doc 41) is resolved by this order.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this __27th Day of June, 2025



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

/s/ Brian J. Bleasdale
Counsel to Debtor

Stipulated by:

/s/ Kate DeSimone
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Ray E. Tenney
Debtor

Case No. 23-21667-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db	# Ray E. Tenney, 539 Breckenridge Street, Stanton, KY 40380-2018
15625550	+ Douglas Tenney, Jr., 246 Friendship Circle, Beaver, PA 15009-9704
15650537	OppLoans, Attn: Bankruptcy, One Prudential Plaza, 130 E Randolph St., Chicago, IL 60601
15625552	+ Robertson, Anschutz, Schneid, Crane & Pa, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
15638733	+ Wilmington Savings Fund Society, FSB, d/b/a, Christiana Trust as Trustee for PNPMS Tr, Lorraine Gazzara Doyle, Esq., One Jenkintown Station, Suite 104, 115 West Avenue Jenkintown, PA 19046-2031

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15650522	+ Email/Text: BankruptcyNotices@aafes.com	Jun 28 2025 00:29:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
15650523	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 28 2025 00:43:02	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15650524	+ Email/Text: ally@ebn.phinsolutions.com	Jun 28 2025 00:29:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15650525	+ Email/Text: bankruptcy@bmgmoney.com	Jun 28 2025 00:30:00	BMG Money, Attn: Bankruptcy, 444 Brickell Avenue Suite 250, Miami, FL 33131-2404
15625549	+ Email/Text: bankruptcy@bsifinancial.com	Jun 28 2025 00:29:00	BSI Financial Svcs, Attn: Bankruptcy, Po Box 517, Titusville, PA 16354-0517
15650526	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15650527	+ Email/Text: loanops@fnbpasco.com	Jun 28 2025 00:29:00	FirstFin Credit/First National Bank of P, Attn: Bankruptcy, 13315 Us Hwy 301, Dade City, FL 33525-5455
15650528	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 28 2025 00:29:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15650529	+ Email/Text: ahamilton@hillcrestdavidson.com	Jun 28 2025 00:30:00	Hillcrest Davidson & Associates, Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898
15650530	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Jun 28 2025 00:30:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15650531	+ Email/Text: Bankruptcy@ICSystem.com	Jun 28 2025 00:29:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378,

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15650532	Email/Text: EBN@Mohela.com	Jun 28 2025 00:29:00	St. Paul, MN 55164-0378 MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16435784	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 28 2025 00:32:13	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15650533	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 28 2025 00:30:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15650534	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 28 2025 00:30:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15650535	+ Email/Text: netcreditbnc@enova.com	Jun 28 2025 00:30:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
15650536	+ Email/PDF: cbp@omf.com	Jun 28 2025 00:32:13	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15650538	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:28	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15650539	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 01:05:05	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15650540	+ Email/Text: bkelectronicnotices@usaa.com	Jun 28 2025 00:29:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
15638821	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 28 2025 00:42:45	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15625553	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 28 2025 01:20:50	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335
15642260	^ MEBN	Jun 28 2025 00:19:45	Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Statebridge Company, LLC, 6061 S. Willow Drive, Greenwood Village, CO 80111-5140

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
15625551	##+	Richard M. Squire, Esq., 115 West Avenue, Suite 104, Jenkintown, PA 19046-2031

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Ray E. Tenney bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Lorraine Gazzara Doyle	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III ldoyle@squirelaw.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor WELLS FARGO BANK N.A. rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6